

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SANDRA K HARDEMAN

Debtor(s)

Case No. 06-03020

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/23/2006.
- 2) The plan was confirmed on 08/07/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/05/2010.
- 5) The case was dismissed on 04/16/2010.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$92,420.51
Less amount refunded to debtor	\$911.54

NET RECEIPTS: **\$91,508.97**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,729.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,161.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,890.05**

Attorney fees paid and disclosed by debtor: \$771.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK	Unsecured	743.00	743.81	743.81	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	75.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	81.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	1,642.00	2,149.00	2,149.00	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	198.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	111.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	104.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,206.00	1,206.62	1,206.62	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,776.00	1,816.00	1,816.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,946.00	1,907.11	1,907.11	0.00	0.00
GMAC PAYMENT CENTER	Unsecured	774.00	7,084.68	7,084.68	0.00	0.00
ILLINOIS DEPT OF PUBLIC AID	Priority	NA	NA	NA	0.00	0.00
MIDLAND MORTGAGE CO	Secured	26,664.05	26,664.05	26,664.05	7,260.95	0.00
MIDLAND MORTGAGE CO	Secured	NA	56,685.40	56,685.40	56,685.40	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	56.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	115.00	1,246.80	1,246.80	0.00	0.00
NUMARK CREDIT UNION	Secured	21,518.07	21,518.07	21,518.07	8,332.43	4,425.62
OSI FUNDING LLC	Unsecured	975.00	NA	NA	0.00	0.00
OSI FUNDING LLC	Unsecured	320.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	415.00	447.88	447.88	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	438.00	471.68	471.68	0.00	0.00
SBC AMERITECH	Unsecured	65.00	NA	NA	0.00	0.00
STATE FARM BANK	Secured	19,887.80	19,887.80	19,887.80	8,914.52	0.00
THE AVENUE	Unsecured	225.00	NA	NA	0.00	0.00
TOWN NORTH BANK	Unsecured	3,008.00	NA	NA	0.00	0.00
USCB INC	Unsecured	913.00	NA	NA	0.00	0.00
VILLAGE OF ROMEOVILLE	Unsecured	665.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	OTHER	NA	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	419.00	452.25	452.25	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	195.00	94.86	94.86	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	387.00	30.63	30.63	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$76,573.20	\$65,599.92	\$0.00
Mortgage Arrearage	\$26,664.05	\$7,260.95	\$0.00
Debt Secured by Vehicle	\$21,518.07	\$8,332.43	\$4,425.62
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$124,755.32	\$81,193.30	\$4,425.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,651.32	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,890.05</u>
Disbursements to Creditors	<u>\$85,618.92</u>
TOTAL DISBURSEMENTS :	<u>\$91,508.97</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.